

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: John W.L. Ogilvie  
Serial No.: \_\_\_\_\_ (continuation of 09/472,658 filed December 27, 1999)  
Continuation Filed: August 21, 2003  
For: PROMOTING SAVINGS BY FACILITATING INCREMENTAL  
COMMITMENTS MADE WITH CREDIT CARD AND OTHER  
CONSUMER-INITIATED TRANSACTIONS

**PRELIMINARY AMENDMENT**

Commissioner for Patents:

Filed herewith is a continuation application based on commonly owned copending application serial no. 09/472,658 filed December 27, 1999. The inventor in this application is the same as in the '658 application. The '658 application is **not** being abandoned; the issue fee for it was paid August 2, 2003.

Before calculating the fees in this continuation, please amend the application:

**IN THE SPECIFICATION**

In RELATED APPLICATIONS on page 1, please replace the existing text by the following:

--This application is a continuation of United States Patent Application Serial No. 09/472,658 filed December 27, 1999, which is a non-provisional of provisional application serial no. 60/164,901 filed November 11, 1999. --

**IN THE CLAIMS**

Please cancel all claims without prejudice.

Please add claims 71-75 as shown below. These claims are based generally on, but are not identical with, claims 56-60 which were allowed in the parent application.